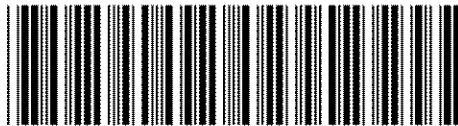


Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096



2359321418

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Fees Paid  
WSO

Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

20210225-162

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239



ELSON C GUERRA  
20 HUDSON BLVD  
MACHIAS, ME 04654-3420

**EXHIBIT**

**J**

# SELENE<sup>®</sup>

## FINANCE

02/23/2021

ELSON C GUERRA  
20 HUDSON BLVD  
MACHIAS, ME 04654-3420

9990 Richmond Avenue  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
Fax (866) 926-5498  
www.selenefinance.com

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

Re:        Loan #:  
          Property:        19 SMITHFIELD DR  
                              MACHIAS, ME 04654

### **NOTICE OF DEFAULT AND INTENT TO ACCELERATE**

Dear Mortgagor(s):

Selene Finance LP ("Selene"), as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust which is the owner and holder of your mortgage loan, and in accordance with the referenced Deed of Trust/Mortgage and applicable state laws, is providing you with formal notice of the following:

The mortgage loan associated with the referenced Deed of Trust/Mortgage is in default for failure to pay amounts due.

You have a right to cure the default. To cure this default, you must pay all amounts due under the terms of your Note and Deed of Trust/Mortgage. As of 02/23/2021, your current interest rate is 5.000% and your loan is due for 04/01/2017 and the total amount necessary to cure your default is \$42,080.94, which consists of the following:

Payment Due Date:	04/01/2017
Total Monthly Payments Due:	\$40,135.36
Late Charges:	\$70.00
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
(See breakdown of fees below)	
Corporate Advance Balance:	\$1,875.58
(See breakdown of fees below)	
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$42,080.94</b>

As of 02/23/2021, the current outstanding principal balance is \$87,478.71 and the total debt you owe is \$116,669.94. The total amount you must pay to cure the default stated above must be received within thirty-five (35) days of the date this notice is given. The total amount due does not include any amounts that become due after the date of this notice.

Please include your loan number and property address with your payment and send to:

Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

You may also make a payment by wire transfer using the following information:

Bank: Signature Bank  
ABA:  
Account No.:

Failure to cure the delinquency within thirty-five (35) days of when this notice is given may result in acceleration of the sums secured by the Deed of Trust/Mortgage and in the sale of the property through foreclosure. If you remit the total to cure the default within 35 days of when this notice is given, the default identified in this letter will be cured and all rights under the Security Instrument are restored as if the default had not occurred.

You are hereby informed that you have the "right to cure" or reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged. You also have the right to bring a court action or assert in any court action the non-existence of a default or any other defense you may have to acceleration. You may have options available to you other than foreclosure. You are encouraged to explore available loan resolution options prior to the end of the "right to cure" period by contacting Selene, the party authorized to modify your mortgage via telephone at (877) 768-3759 or by mail at 9990 Richmond Avenue Suite 400 South Houston, TX 77042.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Selene to provide you with the total debt (or balance) due to Selene as of the date of this letter, which is \$116,669.94. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Selene at (877) 768-3759.

If you received a discharge of the loan through the Bankruptcy Court and if the loan has not been reaffirmed, the acceleration and the sale will not result in you being held personally liable for the debt and this letter is not an attempt to collect a personal debt. However, to avoid foreclosure, payment of the delinquent balance is necessary.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at (888) 995-HOPE (4673). A list of all counseling agencies approved by the United States Department Housing and Urban Development operating to assist mortgagors in Maine to avoid foreclosure is attached hereto.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

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Loan Resolution Department

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**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.



Detailed Breakdown of Other Fees:

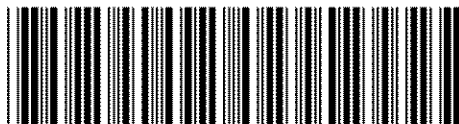
Total Other Fees Due:	\$0.00
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Detailed Breakdown of Corporate Advance Balance:

General Cleaning Fee	\$450.00
Property Inspection	\$807.88
Property Services	\$192.70
Secure Property Fee	\$200.00
Snow Removal	\$150.00
Winterize Property Fee	\$75.00

Total Corporate Advance Due:	\$1,875.58
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Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096



2359321417

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Fees Paid  
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Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

20210225-162

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239



PENNY J GUERRA  
19 SMITHFIELD DR  
MACHIAS, ME 04654-3416

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Bank: Signature Bank  
ABA:  
Account No.:

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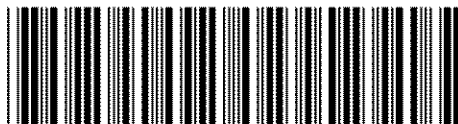
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Total Corporate Advance Due:	\$1,875.58
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Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096



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Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

20210225-162

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239



PENNY J GUERRA  
20 HUDSON BLVD  
MACHIAS, ME 04654-3420

# SELENE<sup>®</sup>

## FINANCE

02/23/2021

PENNY J GUERRA  
20 HUDSON BLVD  
MACHIAS, ME 04654-3420

9990 Richmond Avenue  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
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www.selenefinance.com

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

Re:        Loan #:  
          Property:        19 SMITHFIELD DR  
                              MACHIAS, ME 04654

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(See breakdown of fees below)	
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Philadelphia, PA 19176-6243

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ABA:  
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Detailed Breakdown of Other Fees:

Total Other Fees Due:	\$0.00
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Detailed Breakdown of Corporate Advance Balance:

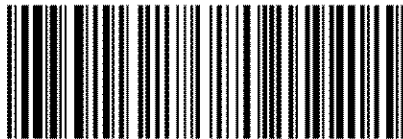
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Property Services	\$192.70
Secure Property Fee	\$200.00
Snow Removal	\$150.00
Winterize Property Fee	\$75.00

Total Corporate Advance Due:	\$1,875.58
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## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-973-3500 E-mail: N/A Website: <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow St Bangor, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: <a href="mailto:info@nmccacorp.org">info@nmccacorp.org</a> Website: <a href="http://midcoastmainecommunityaction.org">midcoastmainecommunityaction.org</a>	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: <a href="mailto:jason.thomas@ceimaine.org">jason.thomas@ceimaine.org</a> Website: <a href="http://www.ceimaine.org">www.ceimaine.org</a>	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-868-6545 E-mail: N/A Website: <a href="http://www.fourdirectionsmaine.org">www.fourdirectionsmaine.org</a>	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: <a href="mailto:ndigeronimo@avestahousing.org">ndigeronimo@avestahousing.org</a> Website: <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7590 E-mail: <a href="mailto:crwaganje@prosperityme.org">crwaganje@prosperityme.org</a> Website: <a href="https://www.prosperityme.org">https://www.prosperityme.org</a>	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: <a href="http://www.acap-me.org">www.acap-me.org</a>	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: <a href="mailto:mesha.quinn@yccac.org">mesha.quinn@yccac.org</a> Website: <a href="http://www.yccac.org">www.yccac.org</a>	8 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-8419 Fax: 207-795-4069 E-mail: <a href="mailto:homequest@community-concepts.org">homequest@community-concepts.org</a> Website: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: <a href="mailto:info@kvcap.org">info@kvcap.org</a> Website: <a href="http://www.kvcap.org">www.kvcap.org</a>	101 Water St Waterville, Maine 04901-6339

Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096



9314 7100 1170 1056 3144 13

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First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

**RETURN RECEIPT REQUESTED**

20210225-162

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239



ELSON C GUERRA  
19 SMITHFIELD DR  
MACHIAS, ME 04654-3416



# SELENE<sup>®</sup>

## FINANCE

02/23/2021

ELSON C GUERRA  
19 SMITHFIELD DR  
MACHIAS, ME 04654-3416

9990 Richmond Avenue  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
Fax (866) 926-5498  
www.selenefinance.com

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

Re: Loan #:  
Property: 19 SMITHFIELD DR  
MACHIAS, ME 04654

Sent Via Certified Mail  
9314 7100 1170 1056 3144 13

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Detailed Breakdown of Other Fees:

Total Other Fees Due:	\$0.00
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Detailed Breakdown of Corporate Advance Balance:

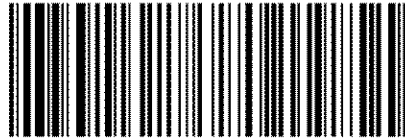
General Cleaning Fee	\$450.00
Property Inspection	\$807.88
Property Services	\$192.70
Secure Property Fee	\$200.00
Snow Removal	\$150.00
Winterize Property Fee	\$75.00

Total Corporate Advance Due:	\$1,875.58
------------------------------	------------

## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-973-3500 E-mail: N/A Website: www.penquis.org	262 Harlow St Bangor, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-868-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7590 E-mail: crwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	8 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096



9314 7100 1170 1056 3144 06

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

**RETURN RECEIPT REQUESTED**

20210225-162

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239

1056314406  
ELSON C GUERRA  
20 HUDSON BLVD  
MACHIAS, ME 04654-3420

# SELENE<sup>®</sup>

## FINANCE

02/23/2021

ELSON C GUERRA  
20 HUDSON BLVD  
MACHIAS, ME 04654-3420

9990 Richmond Avenue  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
Fax (866) 926-5498  
www.selenefinance.com

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

Re: Loan #:  
Property: 19 SMITHFIELD DR  
MACHIAS, ME 04654

Sent Via Certified Mail  
9314 7100 1170 1056 3144 06

### **NOTICE OF DEFAULT AND INTENT TO ACCELERATE**

Dear Mortgagor(s):

Selene Finance LP ("Selene"), as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust which is the owner and holder of your mortgage loan, and in accordance with the referenced Deed of Trust/Mortgage and applicable state laws, is providing you with formal notice of the following:

The mortgage loan associated with the referenced Deed of Trust/Mortgage is in default for failure to pay amounts due.

You have a right to cure the default. To cure this default, you must pay all amounts due under the terms of your Note and Deed of Trust/Mortgage. As of 02/23/2021, your current interest rate is 5.000% and your loan is due for 04/01/2017 and the total amount necessary to cure your default is \$42,080.94, which consists of the following:

Payment Due Date:	04/01/2017
Total Monthly Payments Due:	\$40,135.36
Late Charges:	\$70.00
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
(See breakdown of fees below)	
Corporate Advance Balance:	\$1,875.58
(See breakdown of fees below)	
Unapplied Balance:	<u>(\$0.00)</u>

**TOTAL YOU MUST PAY TO CURE DEFAULT: \$42,080.94**

As of 02/23/2021, the current outstanding principal balance is \$87,478.71 and the total debt you owe is \$116,669.94. The total amount you must pay to cure the default stated above must be received within thirty-five (35) days of the date this notice is given. The total amount due does not include any amounts that become due after the date of this notice.

Please include your loan number and property address with your payment and send to:

Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

You may also make a payment by wire transfer using the following information:

Bank: Signature Bank  
ABA:  
Account No.:

Failure to cure the delinquency within thirty-five (35) days of when this notice is given may result in acceleration of the sums secured by the Deed of Trust/Mortgage and in the sale of the property through foreclosure. If you remit the total to cure the default within 35 days of when this notice is given, the default identified in this letter will be cured and all rights under the Security Instrument are restored as if the default had not occurred.

You are hereby informed that you have the "right to cure" or reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged. You also have the right to bring a court action or assert in any court action the non-existence of a default or any other defense you may have to acceleration. You may have options available to you other than foreclosure. You are encouraged to explore available loan resolution options prior to the end of the "right to cure" period by contacting Selene, the party authorized to modify your mortgage via telephone at (877) 768-3759 or by mail at 9990 Richmond Avenue Suite 400 South Houston, TX 77042.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Selene to provide you with the total debt (or balance) due to Selene as of the date of this letter, which is \$116,669.94. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Selene at (877) 768-3759.

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For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at (888) 995-HOPE (4673). A list of all counseling agencies approved by the United States Department Housing and Urban Development operating to assist mortgagors in Maine to avoid foreclosure is attached hereto.

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Sincerely,

Loan Resolution Department



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Total Other Fees Due:	\$0.00
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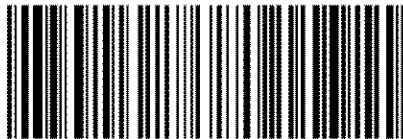
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PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
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Selene Finance LP  
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Temecula, CA 92589-9096



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WSO

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Selene Finance LP  
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Philadelphia, PA 19176-6243

**RETURN RECEIPT REQUESTED**

20210225-162

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239



PENNY J GUERRA  
19 SMITHFIELD DR  
MACHIAS, ME 04654-3416





# SELENE<sup>®</sup>

## FINANCE

02/23/2021

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Hours of Operation (CT)  
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Re: Loan #:  
Property: 19 SMITHFIELD DR  
MACHIAS, ME 04654

Sent Via Certified Mail  
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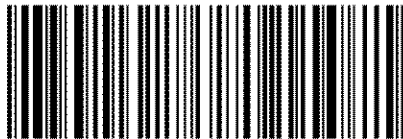
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Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096



9314 7100 1170 1056 3143 83

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Fees Paid  
WSO

Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

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20210225-162

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Houston, TX 77242-4239



PENNY J GUERRA  
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MACHIAS, ME 04654-3420



# SELENE<sup>®</sup>

## FINANCE

02/23/2021

PENNY J GUERRA  
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9990 Richmond Avenue  
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Telephone (877) 768-3759  
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Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

Re:        Loan #:  
          Property:        19 SMITHFIELD DR  
                              MACHIAS, ME 04654

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Detailed Breakdown of Other Fees:

Total Other Fees Due:	\$0.00
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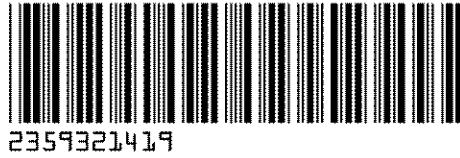


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COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-868-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY.ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7590 E-mail: crwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	8 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096



PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

20210225-162

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239

ELSON C GUERRA  
19 SMITHFIELD DR  
MACHIAS, ME 04654-3416



# SELENE<sup>®</sup>

## FINANCE

02/23/2021

ELSON C GUERRA  
19 SMITHFIELD DR  
MACHIAS, ME 04654-3416

9990 Richmond Avenue  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
Fax (866) 926-5498  
www.selenefinance.com

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

Re:        Loan #:  
          Property:        19 SMITHFIELD DR  
                              MACHIAS, ME 04654

### **NOTICE OF DEFAULT AND INTENT TO ACCELERATE**

Dear Mortgagor(s):

Selene Finance LP ("Selene"), as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust which is the owner and holder of your mortgage loan, and in accordance with the referenced Deed of Trust/Mortgage and applicable state laws, is providing you with formal notice of the following:

The mortgage loan associated with the referenced Deed of Trust/Mortgage is in default for failure to pay amounts due.

You have a right to cure the default. To cure this default, you must pay all amounts due under the terms of your Note and Deed of Trust/Mortgage. As of 02/23/2021, your current interest rate is 5.000% and your loan is due for 04/01/2017 and the total amount necessary to cure your default is \$42,080.94, which consists of the following:

Payment Due Date:	04/01/2017
Total Monthly Payments Due:	\$40,135.36
Late Charges:	\$70.00
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
(See breakdown of fees below)	
Corporate Advance Balance:	\$1,875.58
(See breakdown of fees below)	
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$42,080.94</b>

As of 02/23/2021, the current outstanding principal balance is \$87,478.71 and the total debt you owe is \$116,669.94. The total amount you must pay to cure the default stated above must be received within thirty-five (35) days of the date this notice is given. The total amount due does not include any amounts that become due after the date of this notice.

Please include your loan number and property address with your payment and send to:

Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243





You may also make a payment by wire transfer using the following information:

Bank: Signature Bank  
ABA:  
Account No.:

Failure to cure the delinquency within thirty-five (35) days of when this notice is given may result in acceleration of the sums secured by the Deed of Trust/Mortgage and in the sale of the property through foreclosure. If you remit the total to cure the default within 35 days of when this notice is given, the default identified in this letter will be cured and all rights under the Security Instrument are restored as if the default had not occurred.

You are hereby informed that you have the "right to cure" or reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged. You also have the right to bring a court action or assert in any court action the non-existence of a default or any other defense you may have to acceleration. You may have options available to you other than foreclosure. You are encouraged to explore available loan resolution options prior to the end of the "right to cure" period by contacting Selene, the party authorized to modify your mortgage via telephone at (877) 768-3759 or by mail at 9990 Richmond Avenue Suite 400 South Houston, TX 77042.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Selene to provide you with the total debt (or balance) due to Selene as of the date of this letter, which is \$116,669.94. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Selene at (877) 768-3759.

If you received a discharge of the loan through the Bankruptcy Court and if the loan has not been reaffirmed, the acceleration and the sale will not result in you being held personally liable for the debt and this letter is not an attempt to collect a personal debt. However, to avoid foreclosure, payment of the delinquent balance is necessary.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at (888) 995-HOPE (4673). A list of all counseling agencies approved by the United States Department Housing and Urban Development operating to assist mortgagors in Maine to avoid foreclosure is attached hereto.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

Sincerely,

Loan Resolution Department

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

**Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.**

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.



Detailed Breakdown of Other Fees:

Total Other Fees Due:	\$0.00
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Detailed Breakdown of Corporate Advance Balance:

General Cleaning Fee	\$450.00
Property Inspection	\$807.88
Property Services	\$192.70
Secure Property Fee	\$200.00
Snow Removal	\$150.00
Winterize Property Fee	\$75.00

Total Corporate Advance Due:	\$1,875.58
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Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096

PS form 3665  
Type of Mailing:  
CERTIFICATE OF MAILING  
February 26, 2021



\*1274061\*

List Number of Pieces  
Listed by Sender

Total Number of Pieces  
Received at Post office

Postmaster:  
Name of receiving employee

Dated:

18

Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
10		2359321416	PENNY J GUERRA 20 HUDSON BLVD MACHIAS, ME 04654-3420	\$0.710	\$0.44
11		2359321417	PENNY J GUERRA 19 SMITHFIELD DR MACHIAS, ME 04654-3416	\$0.710	\$0.44
12		2359321418	ELSON C GUERRA 20 HUDSON BLVD MACHIAS, ME 04654-3420	\$0.710	\$0.44
13		2359321419	ELSON C GUERRA 19 SMITHFIELD DR MACHIAS, ME 04654-3416	\$0.710	\$0.44

From: Nobody <SMTP:nobody@informe.org>

Sent: 2/26/2021 2:10:53 PM

To: Covius\_Selenel

WALZ ID: 162\_Covius\_Selenel@covius.com

[EXTERNAL EMAIL from outside the organization. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. Never give out your user ID or password.]

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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#### Mortgage Information

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Company providing the notice:Selene Finance LP

Owner of the mortgage:Pretium Partners

What term best describes the owner of the mortgage?:Private mortgage lender

Filer's Email Address:WALZ\_SELENE@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Annie Anderson 9990 Richmond Ave, Houston, TX 77042 (469)

701-4243 Annie.Anderson@selenefinance.com

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#### Consumer Information

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Consumer First name:PENNY

Consumer Middle Initial/Middle Name: J

Consumer Last name:GUERRA

Consumer Suffix:

Property Address line 1:19 SMITHFIELD DR

Property Address line 2:

Property Address line 3:

Property Address City/Town:MACHIAS

Property Address State:

Property Address zip code:04654

Property Address County:Washington

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#### Notification Details

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Date notice was mailed:2/26/2021

Amount needed to cure the default:118338.00

Consumer Address line 1:20 HUDSON BLVD

Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:MACHIAS

Consumer Address State:ME

Consumer Address zip code:04654

From: Nobody <SMTP:nobody@informe.org>

Sent: 2/26/2021 2:11:01 PM

To: Covius\_Selenel

WALZ ID: 162\_Covius\_Selenel@covius.com

[EXTERNAL EMAIL from outside the organization. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. Never give out your user ID or password.]

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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#### Mortgage Information

-----

Company providing the notice:Selene Finance LP

Owner of the mortgage:Pretium Partners

What term best describes the owner of the mortgage?:Private mortgage lender

Filer's Email Address:WALZ\_SELENE@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Annie Anderson 9990 Richmond Ave, Houston, TX 77042 (469)

701-4243 Annie.Anderson@selenefinance.com

-----

#### Consumer Information

-----

Consumer First name:ELSON

Consumer Middle Initial/Middle Name: C

Consumer Last name:GUERRA

Consumer Suffix:

Property Address line 1:19 SMITHFIELD DR

Property Address line 2:

Property Address line 3:

Property Address City/Town:MACHIAS

Property Address State:

Property Address zip code:04654

Property Address County:Washington

-----

#### Notification Details

-----

Date notice was mailed:2/26/2021

Amount needed to cure the default:118338.00

Consumer Address line 1:20 HUDSON BLVD

Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:MACHIAS

Consumer Address State:ME

Consumer Address zip code:04654